

FORM PTO 1449 (modified)  U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  LIST OF REFERENCES CITED BY APPLICANT(S) <i>(Use several sheets if necessary)</i>	ATTY DOCKET NO.  <b>03292.101090.28</b>	APPLICATION NO.  <b>10/711,720</b>
	APPLICANT  <b>Fred Bishop, et al.</b>	
	FILING DATE  <b>September 30, 2004</b>	GROUP  <b>4143</b>

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR
	1	US4443027	A1	4/17/1984	McNeely et al.	
	2	US4450535	A1	5/22/1984	de Pommery et al.	
	3	US4700055	A1	10/13/1987	Kashkashian, Jr, Arsen	
	4	US4736094	A	4/5/1988	Yoshida, Shinya	
	5	US4837422	A	6/6/1989	Dethloff et al.	
	6	US4839504	A	6/13/1989	Nakano, Harumi	
	7	US4868849	A	9/19/1989	Tamaoki, Ryokichi	
	8	US5016274	A	5/14/1991	Micali et al.	
	9	US5023908	A	6/11/1991	Weiss, Kenneth	
	10	US5025372	A	6/18/1991	Burton et al.	
	11	US5099226	A	3/24/1992	Andrews, George F	
	12	US5202826	A	4/13/1993	McCarthy, Patrick	
	13	US5276311	A	1/4/1994	Hennige, Hartmut	
	14	US5326964	A	7/5/1994	Risser, J Marlin	
	15	US5350906	A	9/27/1994	D'Hont et al.	
	16	US5365551	A	11/15/1994	Snodgrass et al.	
	17	US5397881	A	3/14/1995	Mannik, Kallis H	
	18	US5453601	A	9/26/1995	D'Hont et al.	
	19	US5461217	A	10/24/1995	Claus, David M	
	20	US5500513	A	3/19/1996	Langhans et al.	
	21	US5504808	A	4/2/1996	Schuermann, Josef	
	22	US5537314	A	7/16/1996	Kanter, Mark W	
	23	US5572226	A	11/5/1996	Tuttle, John R	
	24	US5577120	A	11/19/1996	Penzias, Arno A	
	25	US5578808	A	11/26/1996	Taylor, Douglas C	
	26	US5585787	A	12/17/1996	Wallerstein, Robert S	
	27	US5590038	A	12/31/1996	Pitroda, Satyan G	
	28	US5594227	A	1/14/1997	Deo, Vinay	
	29	US5614703	A	3/25/1997	Martin et al.	
	30	US5641050	A	6/24/1997	Smith et al.	
	31	US5649118	A	7/15/1997	Carlisle, William Reid	

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	32	US5689100	A	11/18/1997	Carrithers, David C	
	33	US5715399	A	2/3/1998	Bezos, Jeffrey P	
	34	US5724424	A	3/3/1998	Gifford, David K	
	35	US5734838	A	3/31/1998	Robinson et al.	
	36	US5742756	A	4/21/1998	Dillaway et al.	
	37	US5742845	A	4/21/1998	Wagner, Richard Hiers	
	38	US5768385	A	6/16/1998	Simon, Daniel R	
	39	US5770843	A	6/23/1998	Rose, Manning I	
	40	US5778069	A	7/7/1998	Thomlinson, Matthew W	
	41	US5826241	A	10/20/1998	Stein, Lee H	
	42	US5826242	A	10/20/1998	Montulli, Lou	
	43	US5826243	A	10/20/1998	Musmanno et al.	
	44	US5852812	A	12/22/1998	Reeder, Mary	
	45	US5858006	A	1/12/1999	Van der AA et al.	
	46	US5859419	A	1/12/1999	Wynn, Sol H	
	47	US5862325	A	1/19/1999	Reed et al.	
	48	US5864306	A	1/26/1999	Dwyer et al.	
	49	US5864830	A	1/26/1999	Armetta et al.	
	50	US5878138	A	3/2/1999	Yacobi, Yacov	
	51	US5878141	A	3/2/1999	Daly et al.	
	52	US5878337	A	3/2/1999	Joao et al.	
	53	US5883810	A	3/16/1999	Franklin et al.	
	54	US5884280	A	3/16/1999	Yoshioka et al.	
	55	US5897622	A	4/27/1999	Blinn et al.	
	56	US5898838	A	4/27/1999	Wagner, Richard Hiers	
	57	US5903875	A	5/11/1999	Kohara, Hiroaki	
	58	US5903880	A	5/11/1999	Biffar, Peter C	
	59	US5905908	A	5/18/1999	Wagner, Richard Hiers	
	60	US5909492	A	6/1/1999	Payne et al.	
	61	US5913203	A	6/15/1999	Wong et al.	
	62	US5914472	A	6/22/1999	Foladare et al.	

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	63	US5915023	A	6/22/1999	Bernstein, Robert	
	64	US5917168	A	6/29/1999	Nakamura et al.	
	65	US5918216	A	6/29/1999	Miksovsky et al.	
	66	US5923734	A	7/13/1999	Taskett, John M	
	67	US5930767	A	7/27/1999	Reber et al.	
	68	US5930777	A	7/27/1999	Barber, Timothy P	
	69	US5949044	A	9/7/1999	Walker et al.	
	70	US5949876	A	9/7/1999	Ginter et al.	
	71	US5953710	A	9/14/1999	Fleming, Stephen S	
	72	US5956699	A	9/21/1999	Wong et al.	
	73	US5958004	A	9/28/1999	Helland et al.	
	74	US5960411	A	9/28/1999	Hartman et al.	
	75	US5963915	A	10/5/1999	Kirsch, Steven T	
	76	US5966697	A	10/12/1999	Ferguson et al.	
	77	US5970471	A	10/19/1999	Hill, Charles E	
	78	US5970472	A	10/19/1999	Allsop et al.	
	79	US5970473	A	10/19/1999	Gerszberg et al.	
	80	US5970475	A	10/19/1999	Barnes et al.	
	81	US5979757	A	11/9/1999	Tracy et al.	
	82	US5982293	A	11/9/1999	Everett et al.	
	83	US5983207	A	11/9/1999	Turk et al.	
	84	US5991413	A	11/23/1999	Arditti et al.	
	85	US5991748	A	11/23/1999	Taskett, John M	
	86	US5999914	A	12/7/1999	Blinn et al.	
	87	US6000832	A	12/14/1999	Franklin et al.	
	88	US6009412	A	12/28/1999	Storey, Thomas W	
	89	US6011487	A	1/4/2000	Plocher, Peter H	
	90	US6012143	A	1/4/2000	Tanaka, Hiroshi	
	91	US6014634	A	1/11/2000	Scroggie et al.	
	92	US6014635	A	1/11/2000	Harris et al.	
	93	US6014636	A	1/11/2000	Reeder, Kenneth Rodney	

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	94	US6014646	A	1/11/2000	Vallee et al.	
	95	US6014648	A	1/11/2000	Brennan, Sherry	
	96	US6014650	A	1/11/2000	Zampese, David	
	97	US6014748	A	1/1/2000	Tushi et al.	
	98	US6016482	A	1/18/2000	Molinari et al.	
	99	US6016484	A	1/18/2000	Williams et al.	
	100	US6018718	A	1/25/2000	Walker et al.	
	101	US6021943	A	2/8/2000	Chastain, Robert H	
	102	US6023510	A	2/8/2000	Epstein, Michael A	
	103	US6029147	A	2/22/2000	Horadan et al.	
	104	US6029150	A	2/22/2000	Kravitz, David William	
	105	US6029890	A	2/29/2000	Austin, Frank	
	106	US6029892	A	2/29/2000	Miyake, Susumu	
	107	US6032136	A	2/29/2000	Brake et al.	
	108	US6038292	A	3/14/2000	Thomas, Jerry S	
	109	US6038551	A	3/14/2000	Barlow et al.	
	110	US6041308	A	3/21/2000	Walker et al.	
	111	US6044360	A	3/28/2000	Picciallo, Michael J	
	112	US6058418	A	5/2/2000	Kobata, Hiroshi	
	113	US6061344	A	5/9/2000	Wood, Jr, Clifton W	
	114	US6061789	A	5/9/2000	Hauser et al.	
	115	US6064981	A	5/16/2000	Barni et al.	
	116	US6070150	A	5/30/2000	Remington et al.	
	117	US6070154	A	5/30/2000	Tavor et al.	
	118	US6076078	A	6/13/2000	Camp et al.	
	119	US6078906	A	6/20/2000	Huberman, Bernardo A	
	120	US6078908	A	6/20/2000	Schmitz, Kim	
	121	US6081790	A	6/27/2000	Rosen, Sholom S	
	122	US6088683	A	7/11/2000	Jalili, Reza	
	123	US6088717	A	7/11/2000	Reed et al.	
	124	US6088797	A	7/11/2000	Rosen, Sholom S	

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	125	US6092198	A	7/18/2000	Lanzy et al.	
	126	US6098053	A	8/1/2000	Slater, Alan	
	127	US6098879	A	8/8/2000	Terranova, Steven N	
	128	US6108641	A	8/22/2000	Kenna et al.	
	129	US6112191	A	8/29/2000	Burke, Bertram V	
	130	US6115458	A	9/5/2000	Taskett, John M	
	131	US6122625	A	9/19/2000	Rosen, Sholom S	
	132	US6125352	A	9/26/2000	Franklin et al.	
	133	US6141752	A	10/31/2000	Dancs et al.	
	134	US6163771	A	12/19/2000	Walker et al.	
	135	US6173269	B1	1/3/2001	Sokol et al.	
	136	US6173272	B1	1/9/2001	Thomas et al.	
	137	US6189787	B1	2/20/2001	Dorf, Robert E	
	138	US6213390	B1	4/10/2001	Oneda, Hideo	
	139	US6220510	B1	4/24/2001	Everett et al.	
	140	US6222914	B1	4/24/2001	McMullin, John L	
	141	US6227447	B1	5/8/2001	Campisano, Kurt M	
	142	US6248199	B1	6/19/2001	Smulson, Joel R	
	143	US6263316	B1	7/17/2001	Khan et al.	
	144	US6267292	B1	7/31/2001	Walker et al.	
	145	US6293462	B1	9/25/2001	Gangi, Frank J	
	146	US6315195	B1	11/13/2001	Ramachandran, Natarajan	
	147	US6325293	B1	12/4/2001	Moreno, Roland	
	148	US6327573	B1	12/4/2001	Walker et al.	
	149	US6330544	B1	12/11/2001	Walker et al.	
	150	US6336095	B1	1/1/2002	Rosen, Sholom S	
	151	US6353811	B1	3/5/2002	Weissman, Steven I	
	152	US6378073	B1	4/23/2002	Davis et al.	
	153	US6402026	B1	6/11/2002	Schwier, Andreas	
	154	US6427910	B1	8/6/2002	Barnes et al.	
	155	US6438235	B2	8/20/2002	Sims, III, J Robert	

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	156	US6439455	B1	8/27/2002	Everett et al.	
	157	US6445794	B1	9/3/2002	Shefi, Adam	
	158	US6483427	B1	11/19/2002	Werb, Jay	
	159	US6483477	B1	11/19/2002	Plonka, Robert J.	
	160	US6520542	B2	2/18/2003	Thompson et al.	
	161	US6587835	B1	7/1/2003	Treyz et al.	
	162	US6598024	B1	7/22/2003	Walker et al.	
	163	US6623039	B2	9/23/2003	Thompson et al.	
	164	US6636833	B1	10/21/2003	Flitcroft et al.	
	165	US6671358	B1	12/30/2003	Seidman et al.	
	166	US6693513	B2	2/17/2004	Tuttle, Mark E	
	167	US6747546	B1	6/8/2004	Hikita et al.	
	168	US6769718	B1	8/3/2004	Warther et al.	
	169	US6834270	B1	12/21/2004	Pagani et al.	
	170	US6851617	B1	5/8/2005	Saint et al.	
	171	US6853087	B2	2/8/2005	Neuhaus et al.	
	172	US6853894	B1	2/8/2005	Kolls, H Brock	
	173	US6853987	B1	2/8/2005	Cook, David P	
	174	US6857566	B2	2/22/2005	Wankmueller, John	
	175	US6859672	B2	2/22/2005	Roberts et al.	
	176	US6895310	B1	5/17/2005	Kolls, H Brock	
	177	US6994262	B1	2/7/2006	Warther, Richard O	
	178	US7003501	B2	2/21/2006	Ostroff, Maurice	
	179	US7069444	B2	6/27/2006	Lowensohn et al.	
	180	US7096204	B1	8/22/2006	Chen et al.	
	181	US7100821	B2	9/5/2006	Rasti, Mehran Randall	
	182	US7103575	B1	9/5/2006	Linehan, Mark Holmes	
	183	US7136835	B1	11/14/2006	Flitcroft et al.	
	184	US7213748	B2	5/8/2007	Tsuei et al.	
	185	USRE37822	E	8/27/2002	Anthonyson, Robert B	
	186	US20010034720	A1	10/25/2001	Armes, David	

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	187	US20010049628	A1	12/6/2001	Icho, Robert	
	188	US20020046341	A1	4/18/2002	Kazaks, et al	
	189	US20020095298	A1	7/18/2002	Ewing, Christopher	
	190	US20030018567	A1	1/23/2003	Flitcroft, et al	
	191	US20030028481	A1	2/6/2003	Flitcroft, et al	
	192	US20030054836	A1	3/20/2003	Michot, Gerard	
	193	US20030055727	A1	3/20/2003	Walker, et al	
	194	US20030130820	A1	7/10/2003	Lane, III, George H	
	195	US20030195037	A1	10/16/2003	Vuong, et al	
	196	US20040006539	A1	1/8/2004	Royer, et al	
	197	US20040016796	A1	1/29/2004	Hann, et al	
	198	US20040039814	A1	2/26/2004	Crabtree, et al	
	199	US20040083184	A1	4/29/2004	Tsuei, et al	
	200	US20050038718	A1	2/17/2005	Barnes, et al	
	201	US20050040272	A1	2/24/2005	Argumedo, et al	
	202	US20050119978	A1	6/2/2005	Ates, Fikret	
	203	US20050121512	A1	6/9/2005	Wankmueller, John	

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	1	0 484 726	EP	A1	5/13/1992	Andersson, Thorbjorn	
	2	1 115 095	EP	A2	7/11/2001	Flitcroft, et al	
	3	2 361 790	UK	A	10/31/2001	Arndt, et al	
	4	2000011109	JP	A	1/14/2000	Kawan, Joseph	
	5	00/049586	WO	A1	8/24/2000	Flitcroft, et al	
	6	03/007623	WO	A3	1/23/2003	Berardi, et al	
	7	97/009688	WO	A3	3/13/1997	Simon, Daniel R	
	8	99/049424	WO	A1	9/30/1999	Flitcroft, et al	

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NON-PATENT LITERATURE DOCUMENTS		
EXAMINER INITIAL	CITE NO.	
	1	"Credit Card Offer Travelers New Benefit", PR Newswire, 08/05/1987
	2	"New Evidence about Positive Three-Tier Co-pay Performance Presented at Express Scripts 2000 Outcomes Conference", PR Newswire Association, Inc., 06/28/2000
	3	"Prestige Credit Cards: Those Pricey Plastics", Changing Times, 04/1986
	4	"Shell Introduces Optional Credit Card", The Associated Press, 09/03/1985
	5	"Shell Introducing Expanded 'Signature' Credit Card", Tulsa Business Chronicle, 09/05/1985
	6	"Shell-Oil: Introduces Shell Signature Travel and Entertainment Credit Card", Business Wire, 09/03/1985
	7	"The Chase Manhattan Bank Today Announced a Comprehensive Program to Enhance the Value of All its Credit Cards", PR Newswire, 12/18/1986
	8	American Express to offer disposable credit card numbers, CNN.com. U.S. News, <a href="http://www.cnn.com/2000/US/09/08/online.payments.ap/">www.cnn.com/2000/US/09/08/online.payments.ap/</a> , 09/08/2000
	9	American Express, Private Payments SM: A New Level of Security from American Express, American Express Website, Cards
	10	CAREY, GORDON, "Multi-tier Copay", Pharmaceutical Executive, 02/2000
	11	CRUMBAUGH, DARLENE M., "Effective Marketing Positions: Check card as consumer lifeline", Hoosier Banker, 04/1998, page 10, Vol. 82, Issue 4
	12	Disposable Credit Card Numbers, courtesy of CardRatings.org, The Dollar Stretcher, <a href="http://www.stretcher.com/stories/01/010212e.cfm">www.stretcher.com/stories/01/010212e.cfm</a> , 01/2001
	13	GABBER, et al., "Agora: A Minimal Distributed Protocol for Electronic Commerce", USENIX Oakland, CA, 11/18/1996
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EXAMINER	DATE CONSIDERED
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



FORM PTO 1449 <i>(modified)</i>  U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  LIST OF REFERENCES CITED BY APPLICANT(S) <i>(Use several sheets if necessary)</i>	ATTY DOCKET NO. <b>03292.101090.28</b>	APPLICATION NO. <b>10/711,720</b>
	APPLICANT <b>Fred Bishop, et al.</b>	
	FILING DATE <b>September 30, 2004</b>	GROUP <b>4143</b>

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